

Fig. 1

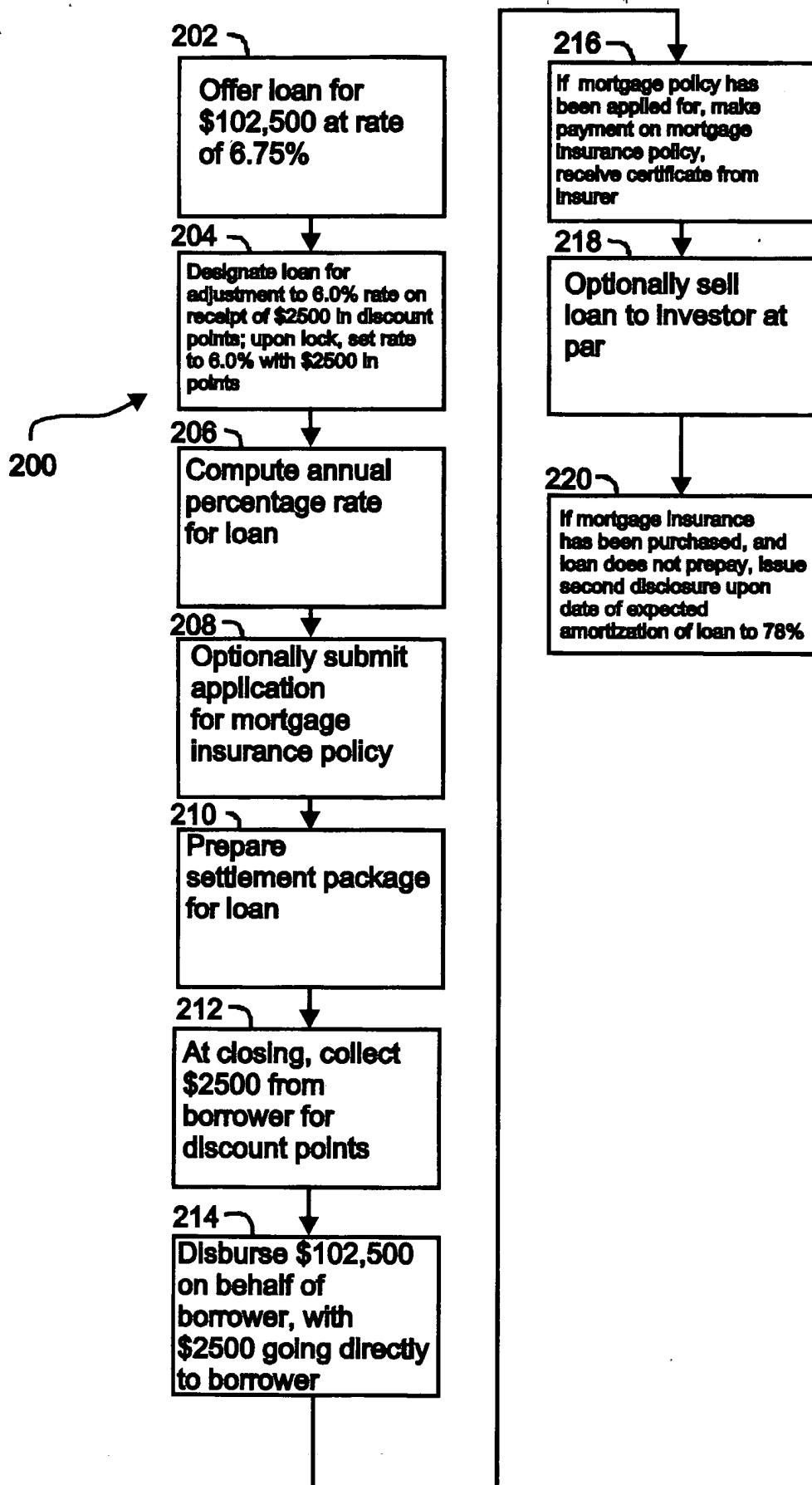


Fig. 2

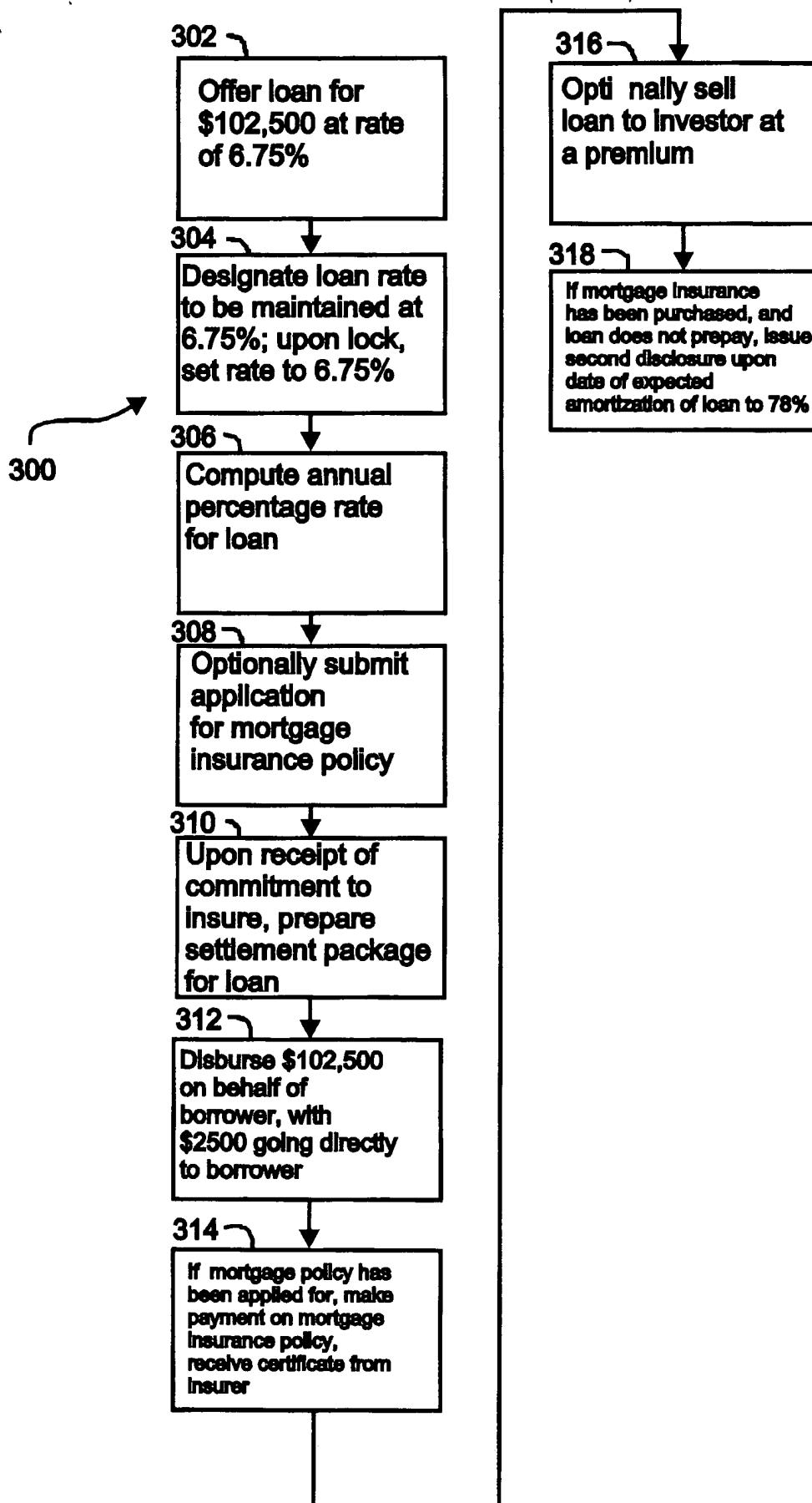


Fig. 3

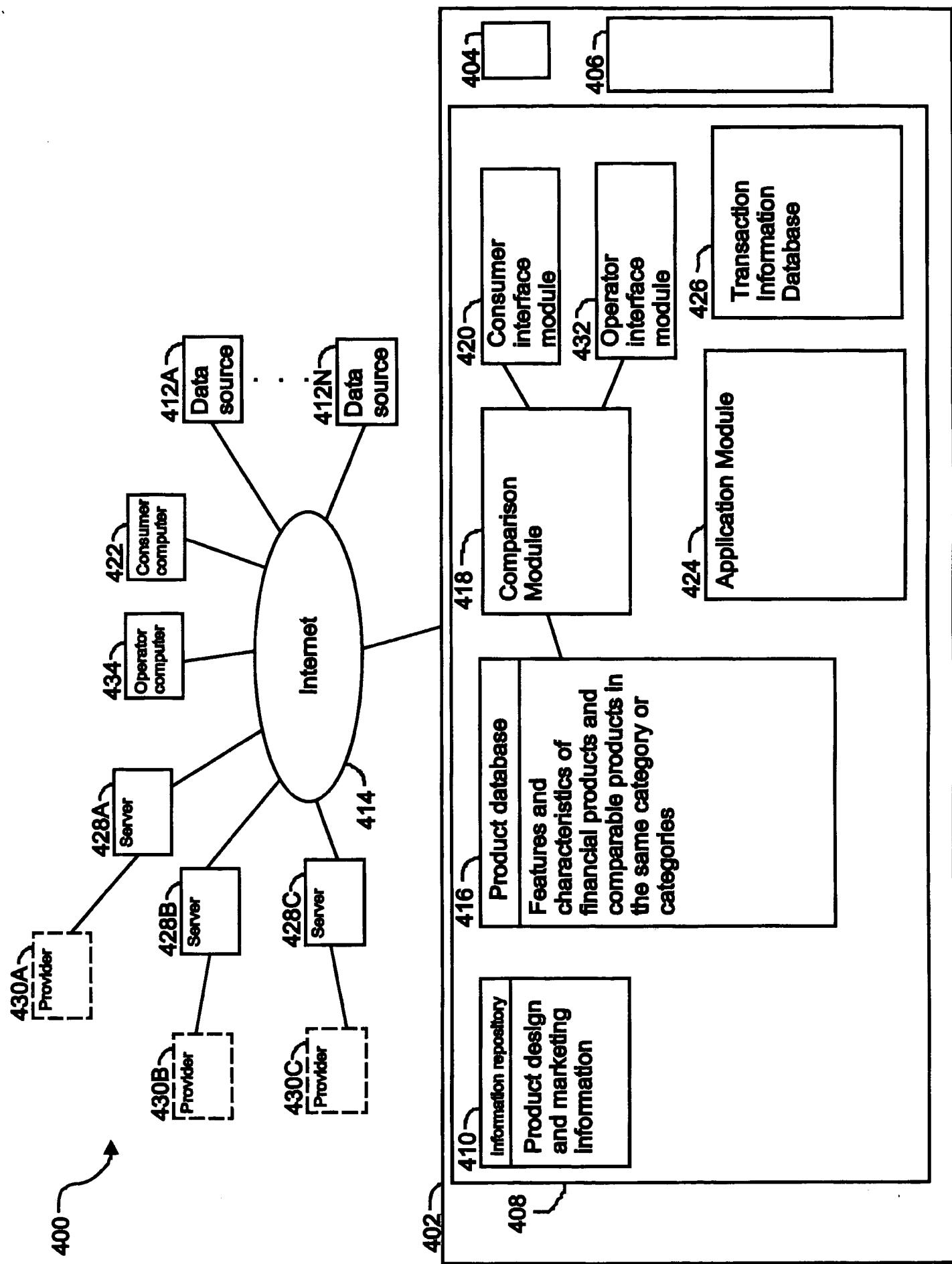


Fig. 4

Mortgage Insurance allows you to purchase your home for less than the 20% down payment usually required without mortgage insurance. We can offer you several different products that allow you to obtain a loan that allows you to borrow more than 80% of the property value. You can choose mortgage insurance that requires a monthly payment along with your mortgage payment. You can choose borrower paid or lender paid single payment mortgage insurance. We also have some very interesting options that allow you to structure your loan origination so that you can receive a loan for more than 80% of the value of the property. In many cases, the loan parameters can be structured so that your monthly payment is less than that required for monthly paid mortgage insurance. Your transaction can be structured so that you receive the prevailing interest rate (currently 6.0%), or you can receive a net cash disbursement at closing and pay a higher than prevailing rate (currently 6.75%). In some cases, you can receive tax advantages from structuring the transaction in this way. You can use the form below to enter your transaction information and information relating to your tax status, and receive information describing the effect of the various loan origination options available.

Property Value: <input type="text" value="111,111"/> 506A	Adjusted Gross Income: <input type="text" value="\$72,600"/> 508A
Down Payment: <input type="text" value="11,111"/> 506B	Deductions: <input type="text" value="\$6,000"/> 508B
Interest Rate: <input type="text" value="6.00%"/> 506C	504 (Besides deductible expenditures for this mortgage)

Return results for loans using the following products:

510A <input checked="" type="checkbox"/>	Monthly paid PMI
510B <input type="checkbox"/>	Borrower paid single payment PMI
510C <input type="checkbox"/>	Lender paid single payment PMI
510D <input checked="" type="checkbox"/>	Points or payment (POP) (This is a special product allowing you to adjust the parameters of your loan in order to borrow more than 80% of the value of the property, with no cash expenditure on your part to pay for PMI)

512

Fig. 5

600

602A

Interest Rate: 6.0%  
Loan Amount: \$100,000  
Lender fees: \$995.00  
Deductible Points: \$0  
Total cash to lender: \$995

602B

Interest Rate: 6.0%  
Loan Amount: \$102,500  
Lender fees: \$995.00  
Deductible Points: \$2500  
Total cash to lender: \$3495

602B

Interest Rate: 6.0%  
Loan Amount: \$100,000  
Lender fees: \$995.00  
Deductible Points: \$0  
Total cash to lender: \$995

Monthly Paid PMI	Monthly Payments (P&I):	\$599.55	First Year Tax Deduction:	\$5996.59
Monthly PMI:	\$43.45		First Year Tax Savings:	\$2000.00
Total Monthly Payment	\$643			

Points or Payment (Points)

Interest Rate: 6.0%  
Loan Amount: \$102,500  
Lender fees: \$995.00  
Deductible Points: \$2500  
Total cash to lender: \$3495

Monthly Payments (P&I):	\$614.54	First Year Tax Deduction:	\$8615.76
Monthly PMI:	0	First Year Tax Savings:	\$2700.00
Total Monthly Payment:	\$614.54		

602C

Interest Rate: 6.75%  
Loan Amount: \$102,500  
Lender fees: \$995.00  
Deductible Points: \$0  
Total cash to lender: \$995

Points or Payment (Payment)

Interest Rate: 6.75%  
Loan Amount: \$102,500  
Lender fees: \$995.00  
Deductible Points: \$0  
Total cash to lender: \$995

Monthly Payments (P&I):	\$664.81	First Year Tax Deduction:	\$6885.36
Monthly PMI:	0	First Year Tax Savings:	\$2300.00
Total Monthly Payment:	\$664.81		

Submit Application

604

Fig. 6

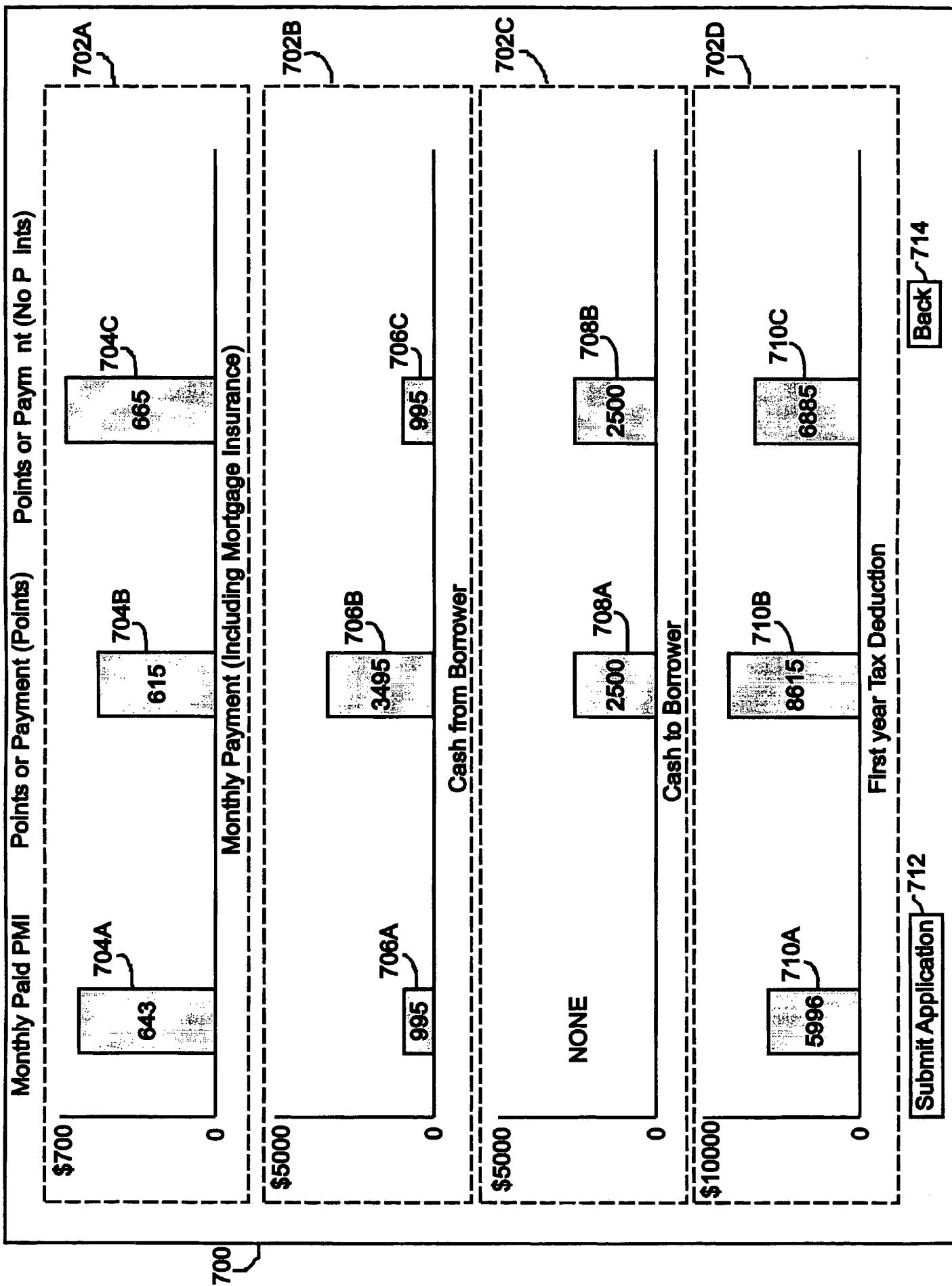


Fig. 7

800

802

You can choose your lender from this list

- 805A** **805A** **805B** **805B** **805C** **805C** **805D** **805D**
- 805A** **805A** **805B** **805B** **805C** **805C** **805D** **805D**
- 805A** **805A** **805B** **805B** **805C** **805C** **805D** **805D**

804

804

808A  **807A**  
808B  **807B**  
808C  **807C**  
808D  **807D**

810

Enter your transaction information and personal information here

812A

State: **Iowa**  812B  
Address: **1317 Elm Street**

City: **Pleasantville**  812C  
Zip: **50225**  812D

Loan Amount: **100,000**  812E  
Property Value: **111,111**  812F

George Parker  812G

Employer **GBP Insurance Agency**  812H

Job Title **Agent**  812I

Annual Salary **\$58,000**  812J

Betty Parker  812K

Employer **Johnson's Diner**  812L

Job Title **Chef**  812M

Annual Salary **\$26,000**  812N

**Submit Application**  814

Fig. 8

Fig. 9

900 → 902 →

You have chosen to apply for a mortgage with the following details:

<b>Lender:</b>	<b>Artie's Mortgage</b>	<b>Loan Amount:</b>	<b>\$102,500</b>
<b>Mortgage Insurance:</b>	<b>Points or Payment (Points)</b>	<b>Monthly Payment:</b>	<b>\$614.54</b>
		<b>Discount Points:</b>	<b>\$2500</b>
		<b>(Financed with \$2500 disbursed to borrower)</b>	

902 →

Property Address:

<b>State:</b>	<b>Iowa</b>
<b>Address:</b>	<b>1317 Elm Street</b>
<b>City:</b>	<b>Pleasantville</b>
<b>Zip:</b>	<b>50225</b>

904 →

Property Value: **\$111,111**

906 →

Homeowner Information

<b>George Parker</b>	
<b>Employer</b>	<b>GBP Insurance Agency</b>
<b>Job Title</b>	<b>Agent</b>
<b>Annual Salary</b>	<b>\$58,000</b>

908 →

Betty Parker

<b>Employer</b>	<b>Johnson's Diner</b>
<b>Job Title</b>	<b>Chef</b>
<b>Annual Salary</b>	<b>\$26,000</b>

906 →

Back

908 →

Cancel

Click "Confirm" to submit the application. Click "Back" to return to the previous page to change the information.  
Click "Cancel" to abandon the application

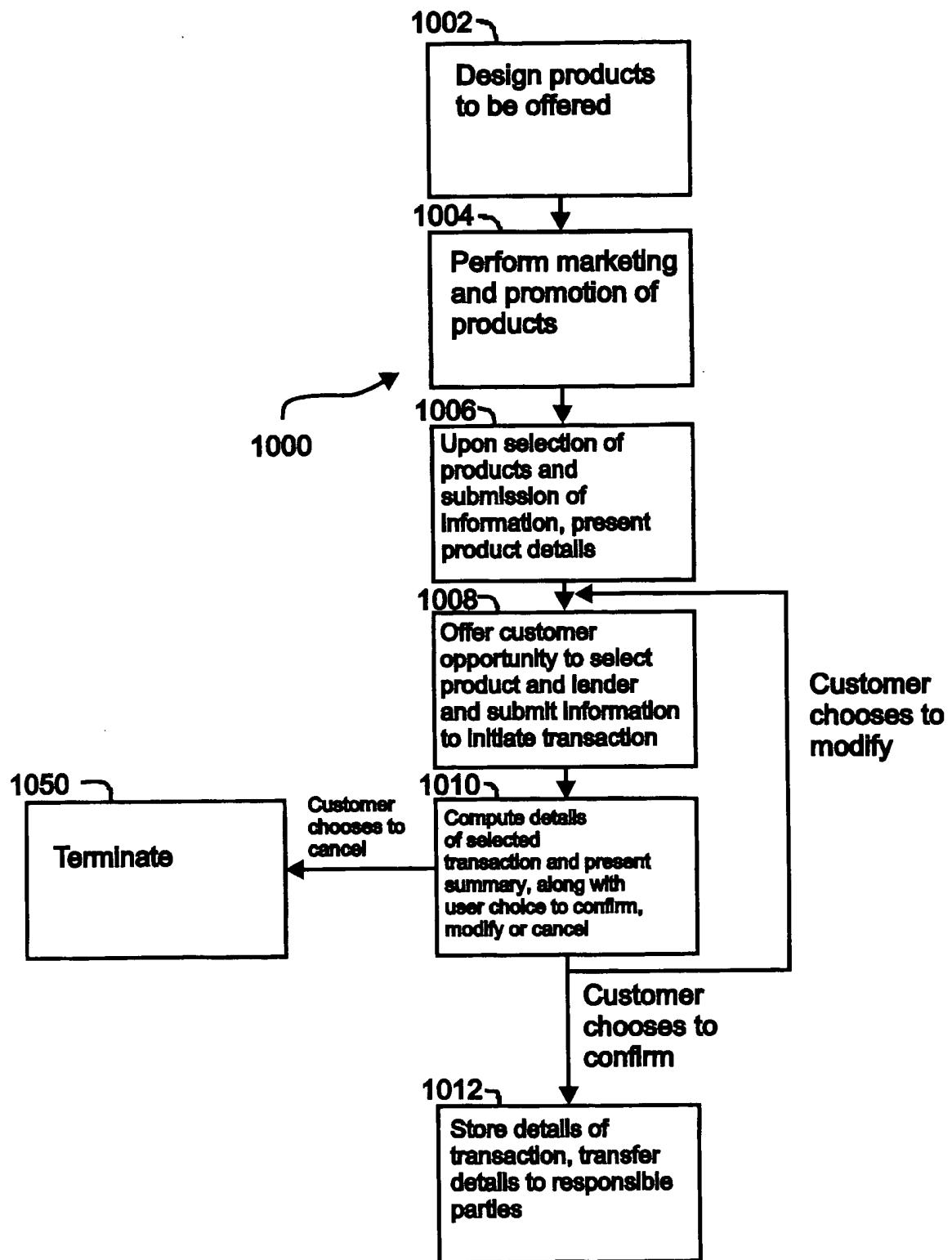


Fig. 10